

<b>Information to identify the case:</b>		
Debtor 1:	John R. Nortrup Jr.	Social Security number or ITIN: xxx-xx-0432
	First Name Middle Name Last Name	EIN: -- --
Debtor 2:	Lauren L. Nortrup	Social Security number or ITIN: xxx-xx-8505
(Spouse, if filing)	First Name Middle Name Last Name	EIN: -- --
United States Bankruptcy Court:	District of New Jersey	Date case filed for chapter: 13 9/13/24
Case number:	24-19074-MBK	

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	John R. Nortrup Jr.	Lauren L. Nortrup
2. All other names used in the last 8 years		aka Lauren L. Muscarella
3. Address	95 Bristlecone Drive Howell, NJ 07731	95 Bristlecone Drive Howell, NJ 07731
4. Debtor's attorney Name and address	George E Veitengruber III Veitengruber Law LLC 1720 Highway 34 Suite 10 Wall, NJ 07727	Contact phone 732-695-3303 Email: <a href="mailto:bankruptcy@veitengruberlaw.com">bankruptcy@veitengruberlaw.com</a>
5. Bankruptcy trustee Name and address	Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650-4853	Contact phone (609) 587-6888 <a href="http://www.russotrustee.com">www.russotrustee.com</a>
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . (800) 676-6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a>	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 9/16/24

**For more information, see page 2**

Debtor John R. Nortrup Jr. and Lauren L. Nortrup

Case number 24-19074-MBK

<p><b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. <small>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</small></p>	<p><b>October 24, 2024 at 10:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p><b>Location:</b> Meeting held by Zoom, visit <a href="https://join.zoom.us">join.zoom.us</a>, Enter Meeting ID 807 540 1358, Click on JOIN using passcode 8954134040, or call 1-609-766-9830  For additional meeting information go to <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a></p>
<p><b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p><b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>  <b>You must file:</b></p> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>	<p><b>Filing deadline: 12/23/24</b></p>
	<p><b>Deadline for all creditors to file a proof of claim (except governmental units):</b>  <b>Deadline for governmental units to file a proof of claim:</b>  <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. Also, Claims can be filed electronically through the court's website at: <a href="http://www.njb.uscourts.gov">http://www.njb.uscourts.gov</a> under File An Electronic Claim. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>	<p><b>Filing deadline: 11/22/24</b>  <b>Filing deadline: 180 days from date of order for relief.</b> 11 U.S.C. § 502(b)(9)</p>
<p><b>9. Filing of plan</b></p>	<p>The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: <b>11/27/24 at 10:00 AM</b>, Location: <b>Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507</b></p>	
<p><b>10. Creditors with a foreign address</b></p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p><b>11. Filing a chapter 13 bankruptcy case</b></p>	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>	
<p><b>12. Exempt property</b></p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>	
<p><b>13. Discharge of debts</b></p>	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p>	<p><b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b></p>

In re:  
John R. Nortrup, Jr.  
Lauren L. Nortrup  
Debtors

Case No. 24-19074-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Sep 16, 2024

User: admin  
Form ID: 309I

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Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 18, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ John R. Nortrup, Jr., Lauren L. Nortrup, 95 Bristlecone Drive, Howell, NJ 07731-2825

TOTAL: 1

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: bankruptcy@veitengruberlaw.com	Sep 16 2024 20:31:00	George E Veitengruber, III, Veitengruber Law LLC, 1720 Highway 34, Suite 10, Wall, NJ 07727
tr	Email/Text: bnc@russotrustee.com	Sep 16 2024 20:32:00	Albert Russo, Standing Chapter 13 Trustee, CN 4853, Trenton, NJ 08650-4853
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 16 2024 20:32:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 16 2024 20:32:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520391133	+ EDI: GMACFS.COM	Sep 17 2024 00:21:00	Ally, P.O. Box 380902, Minneapolis, MN 55438-0902
520391134	+ Email/PDF: bncnotices@becket-lee.com	Sep 16 2024 20:45:06	Amex, P.o. Box 981537, El Paso, TX 79998-1537
520391135	Email/Text: BNBSB@capitalsvcs.com	Sep 16 2024 20:31:00	Bryantstbk, 500 E. 60th Street North, Sioux Falls, SD 57104
520391138	Email/Text: cfcbackoffice@contfinco.com	Sep 16 2024 20:31:00	Celtic/cont, 4550 New Linden Hill Road, Wilmington, DE 19808
520391136	+ EDI: CAPITALONE.COM	Sep 17 2024 00:21:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
520391137	+ EDI: CAPONEAUTO.COM	Sep 17 2024 00:21:00	Capital One Auto Finance, 8050 Dominion Pkwy, Plano, TX 75024-0100
520391139	+ Email/PDF: creditonebknofications@resurgent.com	Sep 16 2024 20:44:56	Creditonebnk, Po Box 98872, Las Vegas, NV 89193-8872
520391140	Email/Text: BKCourtNotices@yourmortgageonline.com	Sep 16 2024 20:31:00	Discover Home Loans, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047
520391141	+ EDI: MAXMSAIDV	Sep 17 2024 00:21:00	Dpt Ed/aidv, Po Box 300001, Greenville, TX 75403-3001
520391143	Email/Text: BNBLAZE@capitalsvcs.com	Sep 16 2024 20:31:00	Fsb Blaze, 500 E. 60th Street, Sioux Falls, SD 57104
520391142	+ Email/Text: cashiering-administrationservices@flagstar.com	Sep 16 2024 20:32:00	Flagstar, 5151 Corporate Drive, Troy, MI 48098-2639

District/off: 0312-3

User: admin

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520391144	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Sep 16 2024 20:31:00	Gs Bank Usa, Lockbox 6112, Philadelphia, PA 19170-0001
520391145	+ Email/Text: bankruptcy.notices@hdfsi.com	Sep 16 2024 20:32:00	Harley-Davidson Financial Services, Inc., Attention: Rider Services, PO Box 22048, Carson City, NV 89721-2048
520391146	+ EDI: IRS.COM	Sep 17 2024 00:21:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
520391148	EDI: JPMORGANCHASE	Sep 17 2024 00:21:00	Jpmcb Card, Po Box 15369, Wilmington, DE 19850
520391147	+ EDI: JEFFERSONCAP.COM	Sep 17 2024 00:21:00	Jeffcapsys, 200 14th Avenue East, Sartell, MN 56377-4500
520391149	^ MEBN	Sep 16 2024 20:30:30	KML Law Group PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
520391151	+ Email/PDF: resurgentbknotifications@resurgent.com	Sep 16 2024 20:45:27	LVNV Funding LLC, 55 Beattie Pl, Greenville, SC 29601-2165
520391150	Email/PDF: resurgentbknotifications@resurgent.com	Sep 16 2024 20:44:58	Lvnv Funding, C/o Resurgent Capital Services, Greenville, SC 29602
520391153	+ EDI: AGFINANCE.COM	Sep 17 2024 00:21:00	Onemain, Po Box 1010, Evansville, IN 47706-1010
520391154	+ Email/PDF: resurgentbknotifications@resurgent.com	Sep 16 2024 20:45:35	Resurgent Capital Services, P.O. Box 510090, Livonia, MI 48151-6090
520391152	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Sep 16 2024 20:31:00	NJ Division of Taxation, Bankruptcy Section, P.O. Box 245, Trenton, NJ 08695
520391155	^ MEBN	Sep 16 2024 20:30:45	Selip & Stylianou LLP, 10 Forest Avenue, Suite 300, Paramus, NJ 07652-5238
520391156	+ EDI: SYNC	Sep 17 2024 00:21:00	Syncb/carecr, Po Box 71757, Philadelphia, PA 19176-1757
520391157	+ EDI: SYNC	Sep 17 2024 00:21:00	Syncb/slpnbr, Po Box 71757, Philadelphia, PA 19176-1757
520391158	+ EDI: SYNC	Sep 17 2024 00:21:00	Syncb/venmo, Po Box 71737, Philadelphia, PA 19176-1737
520391160	+ EDI: WTRRN BANK.COM	Sep 17 2024 00:21:00	TD Bank USA/Target, P.O. Box 673, Minneapolis, MN 55440-0673
520391159	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Sep 16 2024 20:31:00	Tbom/fortiva, Po Box 105555, Atlanta, GA 30348-5555
520391161	+ EDI: Q3GTBI	Sep 17 2024 00:21:00	The Bureaus, 650 Dundee Road, Northbrook, IL 60062-2747
520391162	EDI: USBANKARS.COM	Sep 17 2024 00:21:00	Us Bank, Cb Disputes, Saint Louis, MO 63166
520391163	EDI: USBANKARS.COM	Sep 17 2024 00:21:00	Us Bk Cacs, Cb Disputes, Saint Louis, MO 63166

TOTAL: 35

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

**NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

District/off: 0312-3  
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User: admin  
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belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 18, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 14, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
George E Veitengruber, III	on behalf of Joint Debtor L. Nortrup Lauren bankruptcy@veitengruberlaw.com knapolitano15@gmail.com
George E Veitengruber, III	on behalf of Debtor R. Nortrup John Jr. bankruptcy@veitengruberlaw.com, knapolitano15@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4